

Robert Greene Sterne
Edward J. Kessler
Jorge A. Goldstein
David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimbala
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
Steven R. Ludwig
John M. Covert
Linda E. Alcorn
Robert C. Millonig
Donald J. Featherstone
Timothy J. Shea, Jr
Michael V. Messinger

Judith U. Kim
Patrick E. Garrett
Jeffrey T. Helvey
Heidi L. Kraus
Eldora L. Ellison
Thomas C. Fiala
Donald R. Banowitz
Peter A. Jackman
Jeffrey S. Weaver
Kendrick P. Patterson
Vincent L. Capuano
Brian J. Del Buono
Virgil Lee Beaston
Theodore A. Wood
Elizabeth J. Haanes
Joseph S. Ostroff
Frank R. Cottingham
Rae Lynn P. Guest

Daniel A. Klein
Jason D. Eisenberg
Michael D. Specht
Tracy L. Muller
Jon E. Wright
LuAnne M. DeSantis
Ann E. Summerfield
Helene C. Carlson
Cynthia M. Bouchez
Timothy A. Doyle
Gaby L. Longworth
Lori A. Gordon
Nicole D. Dretar
Ted J. Ebersole
Laura A. Vogel
Bryan S. Wade
Aaron L. Schwartz
Shannon A. Carroll*

Wesley W. Jones*
Matthew E. Kelley*
Michelle K. Holoubek*
Marsha A. Rose*

Registered Patent Agents*
Karen R. Markowicz
Nancy J. Leith
Matthew J. Dowd
Katrina Yujian Pei Quach
Bryan L. Skelton
Robert A. Schwartzman
Teresa A. Colella
Victoria S. Rutherford
Simon J. Elliott
Julie A. Heider
Mita Mukherjee
Scott M. Woodhouse

Christopher J. Walsh
Liliana Di Nola-Baron
Peter A. Socarras
Jeffrey Mills
Danielle L. Letting

Of Counsel
Kenneth C. Bass III
Marvin C. Guthrie

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January 2, 2006

WRITER'S DIRECT NUMBER:
(202) 772-8569
INTERNET ADDRESS:
MRAY@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 2121

Re: U.S. Utility Patent Application
Application No. 10/749,697; Filed: December 31, 2003
For: **System for Reducing Information Required to Open a New Account**
Inventors: **KHANDROS *et al.***
Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Power Of Attorney To Prosecute Applications Before the USPTO;
2. Change of Correspondence Address;
3. Statement Under 37 CFR 3.73(b); and
4. One (1) Return Postcard.

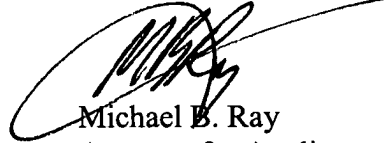
It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
January 2, 2006
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Michael B. Ray
Attorney for Applicants
Registration No. 33,997

MBR/krc/lvt
Enclosures

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